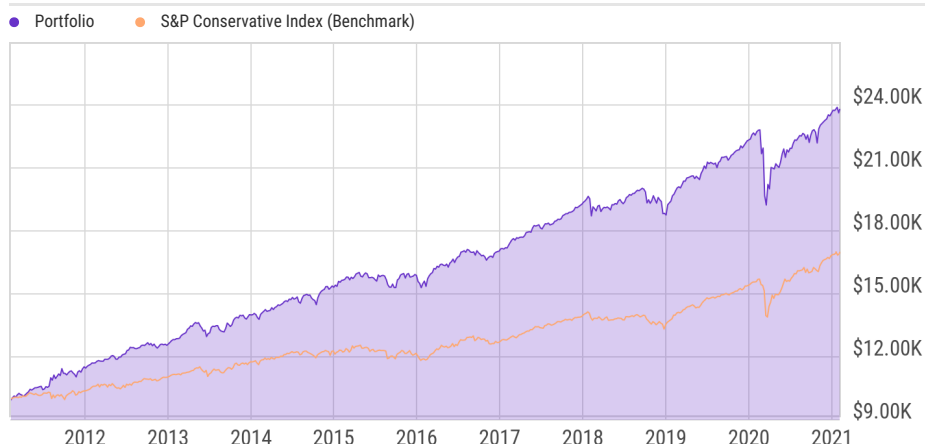


SFM Conservative Income Strategy



Cumulative Return

February 08, 2011 through February 08, 2021



*Benchmark information defined in disclosure section.
The performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than the performance data quoted

Basic Info

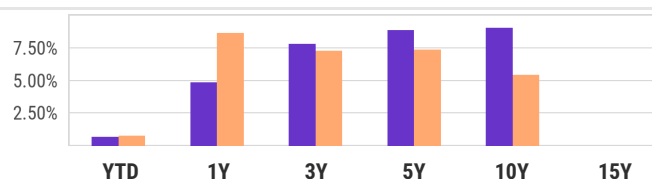
50/50 Stock/Bond Split, focused on Yield and risk-adjusted performance

Benchmark
S&P Conservative Index*

Advisory Fee
-

Periodic Return

Data as of Feb. 5, 2021



| | YTD | 1Y | 3Y | 5Y | 10Y | 15Y |
|------------------|-------|-------|-------|-------|-------|-----|
| Portfolio | 0.72% | 4.89% | 7.84% | 8.91% | 9.07% | -- |
| Benchmark | 0.78% | 8.68% | 7.31% | 7.39% | 5.45% | -- |

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Key Stats

Expense Ratio
0.58%

Distribution Yield
2.53%

Cash Net Allocation
4.87%

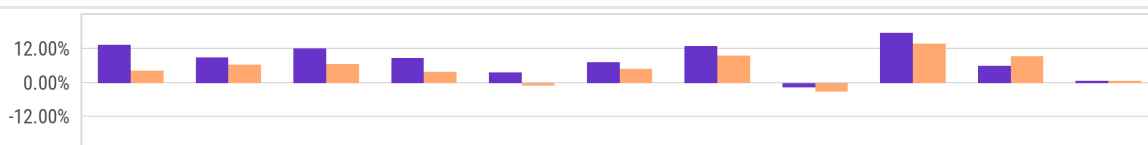
Beta vs Cat 5Y
1.162

Alpha vs Cat 5Y
0.4864

YTD Total Returns
0.72%

Annual Return

Data as of Feb. 5, 2021

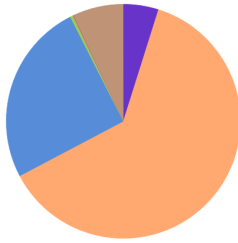


| | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | YTD |
|------------------|--------|-------|--------|-------|--------|-------|--------|--------|--------|-------|-------|
| Portfolio | 13.35% | 9.02% | 12.08% | 8.85% | 3.70% | 7.22% | 13.06% | -1.63% | 17.61% | 6.03% | 0.72% |
| Benchmark | 4.37% | 6.38% | 6.64% | 3.98% | -1.01% | 5.04% | 9.70% | -3.08% | 13.90% | 9.33% | 0.78% |

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Asset Allocation



| | Portfolio | Bmark | | Portfolio | Bmark |
|---------|-----------|--------|---------------|-----------|-------|
| ● Cash | 4.87% | 13.00% | ● Convertible | 0.42% | 0.69% |
| ● Stock | 62.40% | 30.32% | ● Preferred | 0.05% | 0.00% |
| ● Bond | 25.25% | 55.97% | ● Other | 6.99% | 0.01% |

Geographic Exposure



| Market Classification | Portfolio | Bmark |
|-----------------------|-----------|--------|
| ● % Developed Markets | 97.80% | 89.74% |
| ● % Emerging Markets | 2.20% | 10.26% |



| Region | Portfolio | Bmark |
|------------------|-----------|--------|
| ● Americas | 79.59% | 68.36% |
| ● Greater Europe | 11.91% | 17.77% |
| ● Greater Asia | 8.49% | 13.87% |

Top 10 Holdings

Data as of Feb. 8, 2021



| Symbol | Name | % Weight | Price | 1Y Rtn |
|---------|--|----------|-------|--------|
| ● ACWV | iShares MSCI Global Min Vol Factor ETF | 13.45% | 97.28 | 0.51% |
| ● USMV | iShares MSCI USA Min Vol Factor ETF | 12.88% | 67.72 | 0.94% |
| ● BND | Vanguard Total Bond Market ETF | 12.75% | 86.96 | 4.90% |
| ● DGRW | WisdomTree US Quality Dividend Gr ETF | 12.03% | 54.45 | 13.07% |
| ● LMBS | First Trust Low Duration Oppos ETF | 11.95% | 51.55 | 1.21% |
| ● IHDG | WisdomTree Intl Hdgd Qual Div Gr ETF | 11.71% | 40.32 | 10.51% |
| ● TIPRX | Bluerock Total Income+ Real Estate A | 11.10% | 29.72 | 2.40% |
| ● BLADX | BlackRock Managed Income Investor A | 8.00% | 10.32 | 5.49% |
| ● FTLB | First Trust Hedged BuyWrite Income ETF | 6.13% | 20.73 | -3.17% |

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